



Managing Life

Maintaining a substance-dependent lifestyle takes a lot of time and energy. People who are substance dependent give little time or thought to everyday responsibilities. When recovery begins, long-neglected responsibilities come flooding back. It sometimes is overwhelming to think about all the things that need to be done. It also is frustrating and time consuming to catch up on so many responsibilities.

Determine how well you are managing your life by answering the following questions:

Do you have outstanding traffic tickets? _____

Have you filed all your tax returns to date? _____

Are there unpaid bills you need to make arrangements to pay? _____

What repair and maintenance does your house or apartment need?

Does your car need to be serviced or repaired? _____

Do you have adequate insurance? _____

Do you have a checking account or a way to manage your finances? _____

Are you handling daily living chores (for example, buying groceries, doing laundry, cleaning)? _____

If you try to do all this at once, you may feel overwhelmed and hopeless. Take one item each week and focus on clearing up one area at a time. Handling these issues will help you regain control over your life.

The first item I need to take care of is: _____

I will start by: _____

The second item I need to take care of is: _____

I will start by: _____

Managing Money

Being in control of your finances is being in control of your life. When people who are substance dependent are using, the out-of-control lifestyle often affects their finances.

How many of the following have been true for you?

- _____ Any amount of money over _____ is a trigger to buy drugs.
- _____ I have concealed money to buy drugs.
- _____ I have large debts.
- _____ I gamble with my money.
- _____ I spend compulsively when I feel bad.
- _____ I frequently argue about money with family members.
- _____ I have stolen to get money to buy substances.

When they first enter treatment, some clients choose to give control of their money to someone they trust. If you make that decision, you are controlling your finances and asking the trusted person to act as your banker. Together with your counselor, you should decide when you can handle money again safely. Then you can begin working toward financial maturity. You may choose to have some of the following goals:

- Arrange to pay off large debts in small, regular payments.
- Budget your money carefully, as you schedule your time.
- Arrange spending agreements with anyone who shares your finances.
- Use bank accounts to help you manage your money.
- Live within your means.
- Make a savings plan.

What are your other financial goals? _____